

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert G. Koenig
 Sarahann Koenig
 Debtors

Case No. 12-21297-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 12

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db/jdb +Robert G. Koenig, Sarahann Koenig, 402 Seville Street, Philadelphia, PA 19128-3630
 13051777 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504
 13145892 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., Attention: Bankruptcy Department, P O Box 630267, Irving, TX 75063)
 12923362 +Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 14 2018 02:08:59 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2018 02:07:53 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 14 2018 02:08:23 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13037971 E-mail/Text: megan.harper@phila.gov Jul 14 2018 02:08:59 City of Philadelphia, Law Department, Tax Unit, Bankruptcy Group, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
 12997232 EDI: JEFFERSONCAP.COM Jul 14 2018 05:48:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-
 12972524 +E-mail/Text: bankruptcygroup@peco-energy.com Jul 14 2018 02:07:11 PECO Energy Company, c/o Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
 13048035 EDI: RECOVERYCORP.COM Jul 14 2018 05:48:00 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 12949237 +EDI: WFFC.COM Jul 14 2018 05:48:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Service, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Nationstar Mortgage. LLC paeb@fedphe.com
 ASHLEY M. SULLIVAN on behalf of Joint Debtor Sarahann Koenig asullivan@freedmanlorry.com, hbanks@freedmanlorry.com
 ASHLEY M. SULLIVAN on behalf of Debtor Robert G. Koenig asullivan@freedmanlorry.com, hbanks@freedmanlorry.com
 DENISE ELIZABETH CARLON on behalf of Creditor Nationstar Mortgage. LLC bkgroup@kmllawgroup.com
 JACQUELINE M. CHANDLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
 JEROME B. BLANK on behalf of Creditor Nationstar Mortgage. LLC paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
 MATTHEW CHRISTIAN WALDT on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MATTHEW GREGORY BRUSHWOOD on behalf of Creditor Nationstar Mortgage. LLC paeb@fedphe.com
THOMAS I. PULEO on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

Information to identify the case:

Debtor 1 **Robert G. Koenig**
First Name Middle Name Last Name

Debtor 2 **Sarahann Koenig**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **12-21297-mdc**

Social Security number or ITIN **xxx-xx-0592**
EIN **-----**

Social Security number or ITIN **xxx-xx-4608**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert G. Koenig

Sarahann Koenig

7/12/18

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.